

Date: 08/26/2020 10:00 am

**In re: Daniel Michniak
Melinda Michniak**

**Bankruptcy No. 19-24491-CMB
Chapter: 13
Doc. #**

**Telephonic Appearances: Max Feldman, Esq.
Kate DeSimone, Esq.**

Nature of Proceeding: #4 Contested Plan hearing re plan dated 11/18/2019

**Additional Pleadings: #17 Interim Order Confirming Plan
#31 Conciliation Conference Minutes dated 8/6/2020**

Judge's Notes:

- DeSimone: Reservations about best efforts of debtors. Issues with expenses such as haircuts, clothing, hot tub.
- Feldman: Re hot tub, may file 506 to reduce payment. Assert certain expenses necessary and reasonable due to health issues. Further contend that reasonable expenses for family of 3.
- DeSimone: Contends expenses can be cut down and not reasonable for family of 3.
- Agree with Trustee's position, these are high expenses taken together.

OUTCOME:

- Debtors to look at how they can cut expenses. Cannot have luxury items at expense of unsecured creditors. Debtors to work with Trustee to resolve issues and attempt to avoid the additional expenses of a trial.
- In 21 days, Debtors to amend Schedules and file amended plan.
- Conciliation on 10/22/20 at 1pm.
- If unresolved at conciliation, will come back to the Court for resolution.

Carlota M. Böhm

Chief U.S. Bankruptcy Judge

FILED
8/26/20 12:22 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Daniel Michniak
Melinda Michniak
Debtors

Case No. 19-24491-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.
db/jdb +Daniel Michniak, Melinda Michniak, 205 Birchwood Lane, Imperial, PA 15126-1403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
Max C. Feldman on behalf of Joint Debtor Melinda Michniak mcfeldman@verizon.net
Max C. Feldman on behalf of Debtor Daniel Michniak mcfeldman@verizon.net
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6